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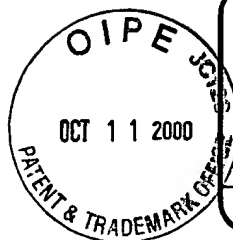
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 2

Application Number 09/547,409
Filing Date April 12, 2000
First Named Inventor Gregory M. Finn et al.
Group Art Unit 2766
Examiner Name Unknown
Attorney Docket Number FINN-002



U.S. PATENT DOCUMENTS

Examiner Initials [*]	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
CG	AA	3,573,747		Adams et al.	04-06-71	
CG	AB	5,126,936		Champion et al.	06-30-92	
CG	AC	5,758,097		Debe et al.	05-26-98	
CG	AD	5,784,696		Melnikoff	07-21-98	
CG	AE	5,794,219		Brown	08-11-98	
CG	AF	5,799,287		Dembo	08-25-98	
CG	AG	5,806,047		Hackel et al.	09-08-98	
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CG	AN	5,918,218		Harris et al.	06-29-99	
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CG	AR	6,029,148		Zurstrassen	02-22-00	
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FOREIGN PATENT DOCUMENTS

Examiner Initials [*]	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
CG	AU	US	WO 99/46658		Wailman	09-16-99		
	AV							
	AW							
	AX							
	AY							
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Examiner Signature

C. GRAHAM

Date Considered

3/24/03

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PTO/SB/088 (10-96)

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OCT 11 2000

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 2

of 2

Complete if Known

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Filing Date	April 12, 2000
First Named Inventor	Gregory M. Finn et al.
Group Art Unit	2766
Examiner Name	Unknown
Attorney Docket Number	FINN-002

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
CG	BE	MMS Securities, Inc., NAIC Stock Service new member package, including Forms 1-13, Investment Club Signature Page, Stock Service Details, and Terms & Conditions (date unknown).
CG	BF	K. Gerencher. "Online Investing Meets Dollar Cost Averaging. Sharebuilder.com Offers 'Antidote' to Market Timina." http://cbs.marketwatch.com/archive/20000308/news/current/invest.htm?source=/vho&dist=vho (last updated: 3:22 PM ET March 8, 2000).
CG	BG	A. Tobias, "The High Cost of Mutual Funds...And What You Can Do About It," http://www.personalfund.com/learnmore.html (copyright 1999).
CG	BH	A. Tobias, "A New Fund for a New Meillenium," Mutual Funds, p. 110 (Feb. 2000).
CG	BI	MMS Securities, Inc., NAIC Stock Service, http://naicstockservice.com/start/shtml (copyright 1998).
CG	BJ	FOLIOfn - Online Folio Investing, http://www.foliofn.com and associated web pages (copyright 2000).
CG	BK	"The Difference Between Folios and Mutual Funds," http://www.foliofn.com/content/forum/all_about/article_000424.html (March 30, 2000).
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